



Order Filed on August 25, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
E. RICHARD DRESSEL, ESQUIRE (ED 1793)  
FLASTER/GREENBERG P.C.  
Commerce Center  
1810 West Chapel Avenue  
Cherry Hill, NJ 08002-4609  
Attorneys for Debtor, Jeffrey M. Keiser, Debtor

In Re:

JEFFREY M. KEISER,

Debtor.

Honorable Jerrold N. Poslusny, Jr.

Chapter 13

Case No.: 17-11270(JNP)

Hearing Date: September 5, 2017  
@ 10:00 a.m.

**ORDER APPROVING LOAN MODIFICATION WITH CITIMORTGAGE, INC.**

The relief set forth on the following page, numbered two (2) through three (3), is hereby

**ORDERED.**

**DATED: August 25, 2017**

A handwritten signature in dark ink, appearing to read "J. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: JEFFREY M. KEISER,  
Case No.: 17-11270(JNP)  
Caption: ORDER APPROVING LOAN MODIFICATION WITH CITIMORTGAGE,  
INC.

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**THIS MATTER**, having come before the Court upon the Motion of Jeffrey M. Keiser (“Debtor” or “Movant”) for the entry of an Order Approving Loan Modification with CitiMortgage, Inc. (“Citi”), and notice of the Motion having been given to the Chapter 13 Standing Trustee and all creditors and parties in interest, and the Court having considered the Motion, and for good and sufficient cause appearing, it is hereby:

**ORDERED**, that the Movant’s Motion to Approve Loan Modification with CitiMortgage, Inc., attached to the Motion as Exhibit “A,” shall be and hereby is, **GRANTED**; and it is

**ORDERED**, that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the 11 U.S.C. §362(a) automatic stay.

**ORDERED**, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with the provisions of a confirmed plan in this case.

**ORDERED**, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with the provisions of a confirmed plan.

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Debtor: JEFFREY M. KEISER,  
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**ORDERED**, that the Debtor shall file a Modified Plan within 10 days of the entry of the within Order.

**ORDERED**, that in the event a loan modification is completed and the pre-petition arrearage are capitalized into the loan, secured creditor shall file an amended proof of claim to reflect the arrearage disbursed by the Chapter 13 Trustee prior to the loan modification effective date or zero pre-petition arrearage.

**ORDERED**, that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is amended or the Trustee is notified by the secured creditor that the modification was not consummated.

**ORDERED**, that in the event the modification is not consummated the secured creditor shall notify the Trustee and the Debtor's attorney of same. Any money that was held by Trustee pending completion of the modification shall then be paid to the secured creditor.

**ORDERED**, that in the event the proof of claim is amended to reflect the arrearage disbursed by the Chapter 13 Trustee prior to the loan modification effective date or zero pre-petition arrearage, the Trustee may disburse funds being held pursuant to this Order to other creditors in accordance with the provision of the confirmed plan.

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Jeffrey M. Keiser  
Debtor

Case No. 17-11270-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db Jeffrey M. Keiser, 12 N Fredericksburg Ave, Ventnor City, NJ 08406-1934

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com,  
Aholmes@hgllclaw.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
E. Richard Dressel on behalf of Attorney Flaster/Greenberg PC  
rick.dressel@flastergreenberg.com, erika.letteri@ecf.inforuptcy.com  
E. Richard Dressel on behalf of Debtor Jeffrey M. Keiser rick.dressel@flastergreenberg.com,  
erika.letteri@ecf.inforuptcy.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor CitiMortgage, Inc. james.shay@phelanhallinan.com  
Nicholas V. Rogers on behalf of Creditor CitiMortgage, Inc. nj.bkecf@fedphe.com  
Rebecca K. McDowell on behalf of Creditor Investors Bank rmcdowell@slgcollect.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 11